

NERO **ACES** bridge

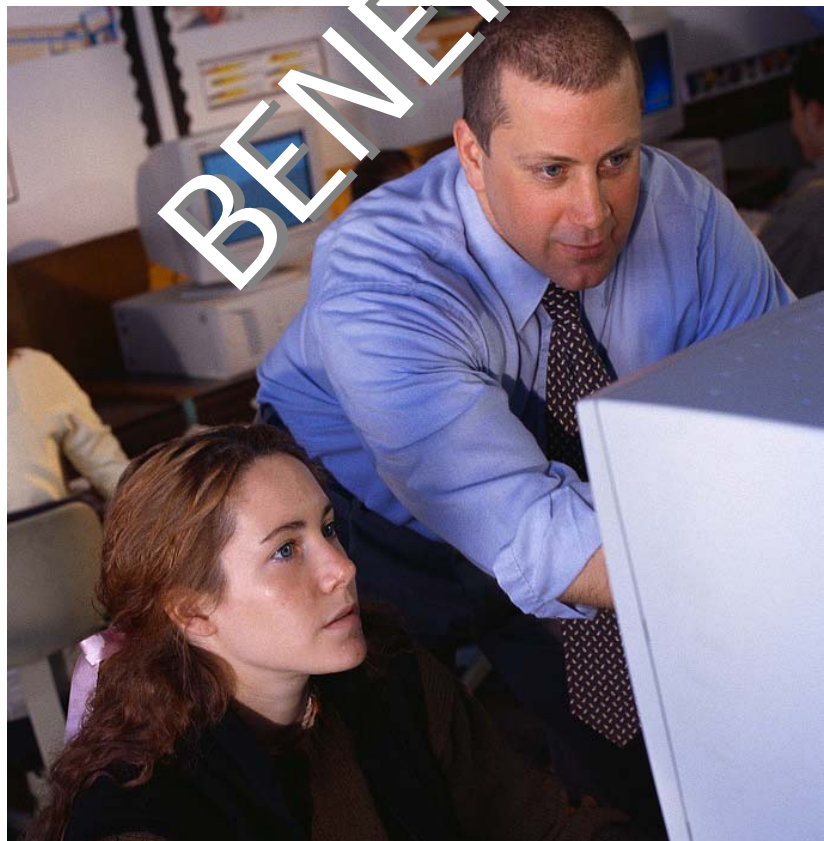
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CHECK OUT THE NEW NERO ACES WEBSITE
WWW.NEREDUCATION.ARMY.MIL

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View from the Chief's Desk

There have been so many changes in Army education in the past few years that it's difficult to keep up with all of them. Some of the most notable have been the creation of eArmyU, allowing Soldiers the opportunity to complete courses and degree programs online at little to no cost, and the implementation of computer-based programs for testing and training. Other changes include: the Montgomery G.I. Bill (MGIB) increasing benefits to \$37,224 for three-or-more year enlistments, the "Top Up" program which allows Soldiers to use the MGIB to pay for any tuition costs not covered by Tuition Assistance, and the "Plus Up" program in which Soldiers can contribute an additional \$600 to the MGIB and reap an additional entitlement of \$150 per month in education benefits. Several years ago, one of the most exciting and advantageous changes took place - the advent of 100% Army Tuition Assistance worldwide.

I have been working in Army education for almost 20 years, and those of you who have been in service that long remember Army education from bygone days. I began as an intern counselor at the Grafenwoehr Education Center in Germany. Soldiers pursuing a degree were few and far between because education was viewed more as a fringe benefit-- nice to have but not necessary for promotion. At that time, Specialists and below received 75% tuition assistance for college courses and

Sergeants and above received 90%, at least until the money ran out. For my first few years of working at the Army Education Center money was plentiful, but then came the days of downsizing after the Berlin wall fell in 1989.

Education Center budgets were stretched to the limit. Since tuition assistance money was scarce, the Army Education Centers limited all Soldiers to 75% tuition assistance and no more than 15 semester hours per Soldier, per fiscal year. Many education centers still ran out of money, and education centers worldwide transferred money back and forth to try to fill the void.

As technology has improved in the military, the need for educated, technology-ready Soldiers has also become a priority. Promotion is now tied to education, and it is difficult for a Soldier to rise in the ranks without it; however, the Army does not dole out tuition assistance randomly as some may have experienced in the past. Soldiers must declare a degree goal and

pursue courses working toward that goal in order to receive tuition assistance.

The advancement in technology has also allowed us to create some innovative tools that will provide more convenient and effective service to our customers. Once a Soldier has taken the initial steps to establish a degree plan, he or she may now request tuition assistance through our new interactive website at www.NEReducation.army.mil.

Customers may also request testing and counselor appointments, email a counselor, enroll in Basic Skills classes, or download informational brochures by accessing our website on any computer with Internet capability. When education centers have a full waiting room or we experience staff shortages, customers may choose to speak with a counselor over CollabWorx, our new desktop audio and video software that is provided through a partnership with ATSC. More innovations are on their way shortly.

Hopefully, this commentary will instill in Soldiers who recently entered the military an appreciation for the many educational opportunities and benefits that are currently being offered. Soldiers who have been in the military for longer than ten years and who wish to pursue an education are grateful for these new opportunities. My hope is that more Soldiers than ever will begin to take advantage of their educational benefits and as a result, our college student population will increase worldwide.

Overall, the changes in Army education are positive and I encourage all Soldiers to take advantage of the opportunity to pursue education at little to no cost while in service. Visit your education center today or visit our website online at www.NEReducation.army.mil to find out how these changes can assist you in meeting your educational goals.



Carla Ortiz
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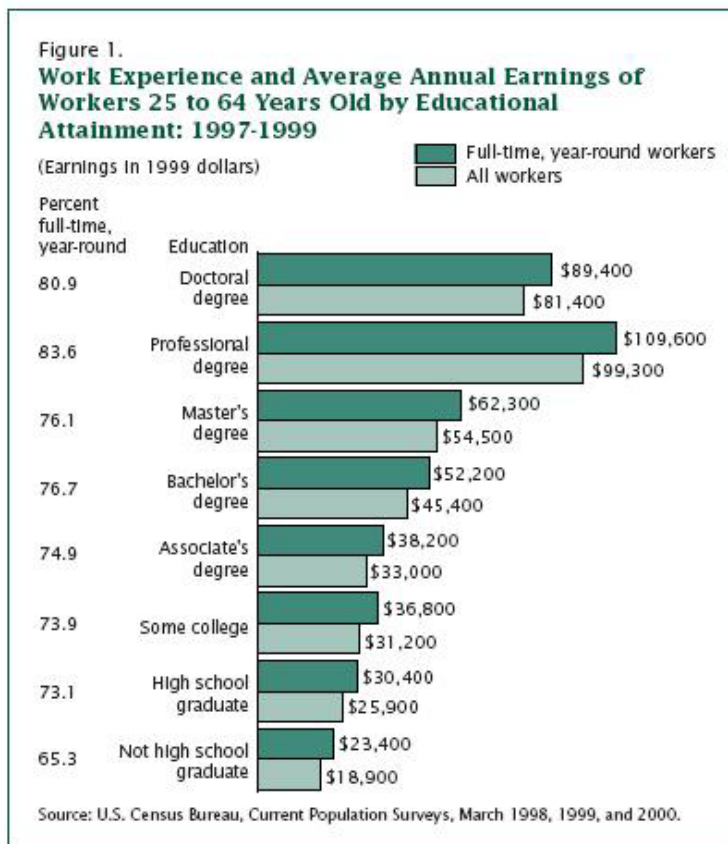
Montgomery GI Bill

The Army Wants to Pay For Your Degree!

Higher education remains one of the best investments of a lifetime for most college graduates. Despite continued increases in college charges for tuition, fees, and room and board, college cost increases have not outpaced the additional earnings students realize by attending and graduating from college (see figures 1 & 2). Even so, for the majority of students the most difficult challenge of pursuing a post-secondary degree or certificate is the cost. For Soldiers who have access to 100% Army Tuition Assistance, the Montgomery GI Bill, and in some cases even further education benefits, the only investment is that of time and dedication.

Active-Duty Army Tuition Assistance

Beginning in October of 2002, the Army began paying 100% tuition assistance for active-duty Soldiers who are pursuing a post-secondary degree or certificate during off-duty hours. The only limitation is that tuition costs must not exceed \$250 per semester hour, and there is an annual cap per individual of \$4500. The vast majority of undergraduate and vocational institutions charge less than the per-semester-hour cap; however, if a Soldier desires to take a course that costs more than \$250 per semester hour, he or she may simply pay the difference. For instance, if a school charges \$300 per semester hour, then the government would pay \$750 for a 3-semester-hour course, while the student would pay \$150. This monetary amount in excess of the established cap may also be refunded through the Top-Up program, for those Soldiers who have the Montgomery GI Bill (more detail on this option in the article “Top Up- Plus Up – What’s Up” in this same issue).



Army Tuition Assistance is available to all active-duty Soldiers. Even those who do not have the Montgomery GI Bill and/or any other education “kickers” may utilize tuition assistance while on active duty. Enlisted Soldiers are required to establish a degree plan and to take classes that are in accordance with this plan. Commissioned officers are held to this requirement and additionally incur a two-year service obligation that begins after the final TA-paid course is taken.

Even Soldiers who are deployed to remote areas all over the world may continue to work toward their educational goals. There are Army Education Centers in Kosovo, Kuwait, Afghanistan, Korea, some parts of Iraq, and countless other international locations. Soldiers deployed to areas that do not yet have established Army Education Centers may apply for tuition assistance through the installation education center from which they were deployed.

For more information on Army Tuition Assistance, go the NERO ACES website www.nereducation.army.mil and choose Tuition Assistance from the left-side menu.

(continued on page 4)

Continued from page 3

Montgomery GI Bill

Montgomery GI Bill

You may qualify for the MGIB if:

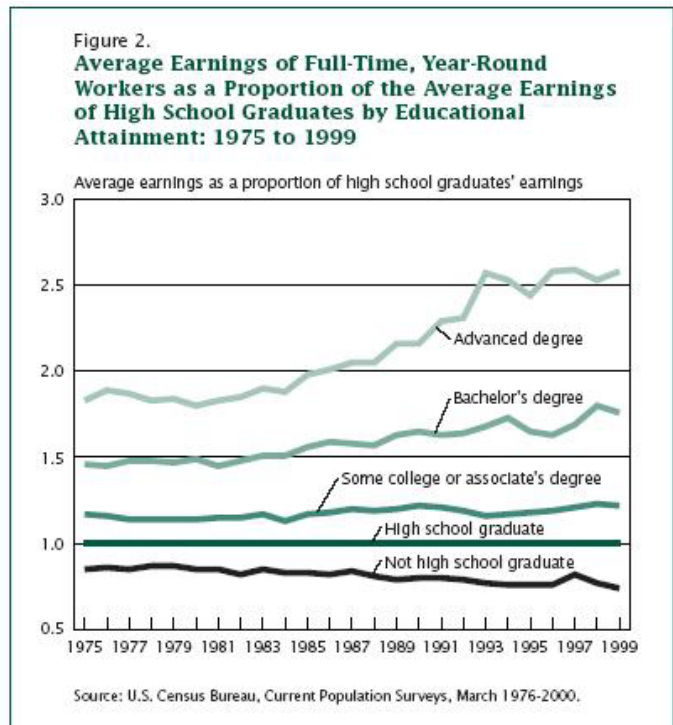
- You've completed 24 months of continuous active duty (does not have to be your first enlistment).
- You did not decline or refuse the MGIB when you first entered active duty.
- You have completed your high school diploma or equivalency certificate.
- Given the above conditions, you also have a fully honorable military discharge (discharges "under honorable conditions" and general discharges do not establish eligibility).

You may utilize the Montgomery GI Bill for a wide variety of courses and programs, including:

- College degree and certificate programs
- Technical or vocational programs
- Correspondence courses
- Apprenticeships and other on-the-job training
- Distance-learning courses leading to a degree
- Flight training
- State-approved teacher certification programs
- Fees and charges associated with many licensing and certification tests
- Much, much more!

How it Works:

For every month that you are fulltime student, you will receive a direct payment from your MGIB. Effective October 2005, the MGIB-AD, Chapter 30, benefit amount per month is: \$1034 for those who completed an enlistment of three or more years, and \$840 for those who qualify for the MGIB based on an initial enlistment of less than three years. Part-time students receive a pro-rated amount of these monthly benefit amounts. For instance, a Soldier who would make \$1034 as a fulltime student would make \$517 per month as a half-time student.



Don't Wait!

The Montgomery GI Bill typically expires ten years after a Soldier has completely separated from the U.S. Army. For those who enter the Army National Guard or Reserves, the ten-year countdown does not begin until discharged from part-time duty. Also, there are some exceptions for Soldiers who are called back to active duty, have a disability, or who are granted an upgraded discharge.

Plus Up - Top Up - What's Up?

By: Diane Smith, Guidance Counselor

Plus Up

Soldiers currently on Active Duty can contribute (PLUS-UP) an additional \$600.00 for an additional \$5400.00 to be added to their Montgomery GI Bill benefit. Contributions can be made in increments of \$20 up to \$600. If you wish to participate in this program, come to the Army Education Center and see a guidance counselor who will provide you with the needed documentation to activate this contribution: a DD 2366-1. Your contribution of \$600 would increase monthly benefits by \$150 for full-time training. Making the contribution is a good deal for you if you are planning on using your MGIB benefits after you are discharged from active duty. The return on investment is impressive with 9 dollars added to your total MGIB benefit for every one Plus-Up dollar contributed.

Currently the VA does not have a way to interface with the US Department of Defense to verify ser-

vice members who pay the \$600.00 additional contribution. Therefore, each service member who pays this contribution is asked to submit copies of the DD 2366-1 along with the VA 22-1990 Application for VA Education Benefits. Relevant documents include:

- DD Form 2366-1
- Copy of LES's - if deductions are payroll deducted
- DD Form 1131 - Cash Voucher if paid cash in full

These documents provide proof to the VA that the \$600.00 was paid so that they may process your claim to include this kicker.

Tuition Assistance Top-Up

To be eligible for the Top-Up benefit, you must be approved for Army Tuition Assistance and be eligible for MGIB-Active Duty benefits. To be eligible for MGIB benefits, you must be an Active Duty MGIB participant who has paid \$1200.00 and has served at



least 2 full years on Active Duty.

Top-Up is the difference between the total cost of a college course and the amount of Tuition Assistance that is paid by the Army for the course. If you receive the Top-Up benefit, your regular MGIB benefits will be reduced accordingly. Top-Up is limited to 36 months of payments. The amount of entitlement charged for Top-Up payments is determined by dividing the amount of the payment by the claimant's full-time monthly rate. **Consider carefully your own situation, and check with your education officer or counselor before applying for Top-Up.**

The benefit is available for all courses that began on or after October 30, 2000. A copy of the signed Tuition Assistance Authorization form (DA 2171) for the course will be required. Those who have not requested MGIB benefits before should also submit a VA Form 22-1990 (this form can be found on the following website: www.vba.va.gov/pubs/educationforms.html)

Indicate "Top-Up" on the VA application in item 1A under the MGIB Active Duty block.

The application and other evidence should be sent to one of the VA's four education processing offices in Atlanta, Buffalo, Muskegon (OK), or St. Louis. The application form and the addresses of the offices are available on the Internet at www.gibill.va.gov. Claims should specify that Tuition Assis-

My Education at AKO

www.us.army.mil

- Army e-Learning provides free, online courses, training, and opportunities for certification in a wide variety of areas that support the skills and proficiencies associated with career advancement:
- Free to Army, National Guard, Reserves, and Department of the Army Civilian employees
- Over 40 certification programs, such as Microsoft Certified Systems Engineer, Information Systems Security, Project Management, Cisco, and more!
- Over 2,600 courses in Information Technology, business, foreign language, general self-development, and other areas.
- Online mentors and subject-matter experts available 24 hours a day, 7 days a week.
- Great for promotion points, and some modules translate into college credit.



Ask NERO

Question: Can I get a refund on the money I paid toward the Montgomery GI Bill?

Answer: When a Soldier enrolls in the MGIB, he or she signs a statement of understanding which states that the payroll reduction for the MGIB cannot be refunded, suspended or stopped. The money paid into the MGIB is a payroll *reduction*, as opposed to being a *deduction*. In other words, when a Soldier enrolls in the Montgomery GI Bill, he or she agrees to earn less money for a period of time; money that is not earned in the first place cannot be refunded.

Question: I may be separating from the Army before I have completed my full enlistment. Will I still get to keep my MGIB?

Answer: There is no straight-forward answer to this question, but there are some general guidelines that are used in determining if you qualify to maintain the MGIB. Begin with the first rule, and work down from there in order to see if you fall into any of the qualifying categories. Even after you have made this basic assessment on your own, you should also speak with a specialist at your local Army Education Center. You may also call the Veteran's Administration at 1 (888) GIBILL-1 (1-888-442-4551).



First Rule: The individual must complete his initial enlistment. This means a two-year enlistee must complete at least 24 months, and individuals enlisting for terms greater than two years (three, four, five, and six years) must complete at least 36 months to meet the time in service requirement for MGIB eligibility..

Second Rule: The law provides for exceptions to the first rule for certain reasons. If the individual separates for the convenience of government (COG), then the 20/30-month rule applies.

This means that two-year enlistees must complete at least 20 months, and individuals enlisting for terms greater than two years must complete at least 30 months. Contact your local Army Education Center for clarification of COG.

Third Rule: The law authorizes one month of benefits for each month of active duty served up to 36 months for those individuals separated for a service-connected disability, hardship, a pre-existing medical condition and/or a condition (not a disability) that interferes with duty.

Fourth Rule: This concerns those individuals serving terms greater than two years who separate earlier than the conditions cited in rules one and two above, but who have completed more than 24 consecutive months.

The law provides the opportunity for these individuals to enlist in the Selected Reserves, not Individual Ready Reserve (IRR), for a period of at least four years. This enlistment must occur within one year of separation.

Fifth Rule: This concerns individuals earning MGIB entitlements in a subsequent period of service. Public Law 106-419, Veterans Benefits and Health Care Improvement Act of 2000, was enacted on November 1, 2000. This law repeals the original law, which states that MGIB eligibility is established by the initial obligated period of active duty. Soldiers who do not meet the time in service requirement during the first term of service, may become eligible on a subsequent period of active duty. When the servicemember returns to active duty, he/she is eligible to reestablish MGIB eligibility by completing 36 months of this subsequent period of service obligation with a fully honorable character of service discharge. If the Soldier separates early, the above rules still apply.

Question: May I choose to use my MGIB instead of Army Tuition Assistance?

Answer: The MGIB can be utilized while you are still on active duty; however, if you opt to use it, you will have to forego Army Tuition Assistance. For example, if you are taking a 3-semester-hour course that costs \$600, this would be paid 100% by tuition assistance. If you use your MGIB to pay for the course in full, then \$600 would be deducted from your total benefit. It makes sense to use your tuition assistance benefit until you reach the annual cap of \$4500, and then use your MGIB. If you are using tuition assistance and plan to take a course that costs more than the cap of \$250 per semester hour, you may use your MGIB to reimburse tuition charges that your tuition as-

Ask NERO

sistance does not pay. This is called Top Up. If you choose to use Top Up, the VA charges your entitlement dollar for dollar for any payments you receive.

Question: I am retiring from active duty in about six months, and I know that I would like to immediately begin using my MGIB. Is there anything I should begin doing now in preparing for this transition?

Answer: Yes. First, contact an education counselor either online (at www.nereducation.army.mil) or in person at your local Army Education Center. After you have a good idea of the type of degree you would like to pursue, you should apply to your college of choice. The application process may take some time, so even though you have six months until retire, you may want to begin now. SAT or ACT scores are often required for college admittance; you may take either of these college entrance exams (and a wide variety of other tests) at an Army Education Center testing center. Check the availability and location of the test you need by going to www.nereducation.army.mil and choosing the ACES Service Center that services your area. After you have been accepted to your college of choice, you should begin talking with the VA Representative at that school. He or she will likely walk you through the process, or you may receive support and assistance from the Army Education Center counselors. In order to apply for your MGIB benefits, you will need to complete a VA Form 22-1990 as well as any other paperwork required of your specific school. For more information and detail on this process, check out VA's MGIB website: <http://www.gibill.va.gov/>.



Question: I am in the National Guard and have been called up under title 32. Am I eligible for MGIB-Active Duty benefits?

Answer: This service may be qualifying for MGIB, if it is for the purpose of organizing, administering, recruiting, instructing, or training the National Guard. You must serve two years to be eligible while on active duty; however, if you are discharged before two years, you must have a qualifying separation reason.

Free Foreign Language Training

Today's international climate requires that United States military personnel be prepared and able to communicate with peoples belonging to the wide variety of international locations to which American troops may deploy. The Army's Director of Training, Brigadier General James M. Milano has stated, "Critical foreign language capability and skills are increasingly important to the Army."

In answer to this increasing demand for language-trained personnel, the Army is now providing free language training through the Army's e-Learning program. The program the Army has adopted is Rosetta Stone, which is known as a proven, reputable foreign-language training program that is already used by NASA, Deutsch Telekom, and over 10,000 schools worldwide.

The Rosetta Stone foreign language program uses a unique method of immersion that is modeled after the way in which children learn their first language. No memorization is required. Within an amazingly short



period of time, students who use the Rosetta Stone program are able to read, write, speak, and understand their language of choice. Progress occurs naturally and at an individualized pace.

All active Army, National Guard, Reservists, and Department of the Army civilian personnel are qualified to sign onto e-Learning and begin learning a foreign language of choice. Courses are available 24 hours a day and from any computer in the world. Choose from 26 different languages: Arabic, Chinese (Mandarin), Danish, Dutch, French, Farsi (Persian), German, Greek, Hebrew, Hindi, Indonesian, Italian, Japanese, Korean, Pashto, Polish, Portuguese (Brazil), Russian, Spanish (Latin America), Spanish (Spain), Swahili, Swedish, Thai, Turkish, Vietnamese, and Welsh.

Sign onto Army Knowledge Online (AKO) and go to My Education to sign up today for free! What do you have to lose?



Troops to Teachers



Troops to Teachers (TTT) is a U.S. Department of Education and Department of Defense program that helps eligible military personnel begin a new career as teachers in public schools where their skills, knowledge and experience are most needed. The purpose of TTT is to assist eligible military personnel in making the transition to a new career as public school teachers in targeted schools. TTT was established in 1994 as a Department of Defense program. The National Defense Authorization Act for FY 2000 transferred the responsibility for program oversight and funding to the U.S. Department of Education but continued operation by the Department of Defense.

Reflecting the focus of the No Child Left Behind Act of 2001, the primary objective of TTT is to help recruit quality teachers for schools that serve students from low-income families throughout America. TTT



First Lady Laura Bush announcing the ten-fold increase of federal funding to TTT, from 3 to 30 million dollars.

helps relieve teacher shortages, especially in math, science, special education and other critical subject areas, and assists military personnel in making successful transitions to second careers in teaching.

A network of State TTT Offices has been established to provide participants with counseling and assistance regarding certification requirements, routes to state certification, and employment leads. The TTT homepage provides information and resource links, including a job referral system that allows participants to search for job vacancies. Links to State Departments of Education, state certification offices, and other job listing sites in public education are also available.

Pending availability of funds, financial assistance may be available. Stipends up to \$5K help pay for teacher certification costs, and bonuses of up to \$10K may be provided for those who agree to teach in schools serving a high percentage of students from low-income families. Participants who accept a stipend or bonus must agree to teach for three years in targeted schools in accordance with the authorizing legislation.

In order to participate in Troops to Teachers, military personnel must meet certain criteria relevant to time in service; typically, participants have either retired from the military or have served a minimum of six or more years after October 1, 1990. Separations must be documented as "honorable." Potential TTT participants need to complete a minimum of a Bachelor's degree at a regionally accredited college or university before applying to TTT. As an alternative, participants may have the equivalent of only one year of college along with six years of work

experience in a vocational or technical field.

Register with Troops to Teachers by contacting your Education Center, or download a registration form from the TTT Home Page. Eligible active duty and reserve personnel may register with Troops to Teachers at any time. Counseling and information are available to all participants; however, financial assistance may not be provided to active duty personnel until one year prior to retirement or approved separation. Contact the DANTES Troops to Teachers office regarding questions about eligibility or services offered.

DANTES Troops to Teachers

6490 Saufley Field Road
Pensacola, FL 32509-5243
Phone: 850-452-1241
Toll Free: 1-800-231-6242
DSN: 922-1241

Home Page:

www.ProudToServeAgain.com

E-Mail: ttt@voled.doded.mil

Spouses to Teachers

Spouses to Teachers is a Department of Defense pilot project designed to support and assist spouses of active duty and reserve military members in becoming K-12 public school teachers. Limited financial assistance is also available.

The following states are participating in spouses to teachers: California, Colorado, Florida, Georgia, Kansas, Nebraska, Nevada, New Mexico, Texas, Virginia, Utah, Louisiana, North Carolina, and South Carolina.

Find out more information on this program by going to the website: www.spousestoteachers.com.